TPO Appraisal Order Workflow
Create an Appraisal Order

- Go to Appraisals > Create in the main navigation menu

![Appraisal Creation Wizard](image)

- Select New File and Appraisal Order and click Next
Create an Appraisal Order

- Enter the following details and click Next. Fields marked with * are required
Create an Appraisal Order

- **(A) Borrower Details:** The name, phone numbers and email of the borrower. If an email is entered, a copy of the appraisal report can be sent to the borrower through Xome LenderX.

- **(B) Co-Borrower Details:** The name, phone numbers and email of the co-borrower.

- **(C) Entry Contact Details:** The name, phone numbers and email of the person to contact for entry into the home.

- **(D) General Info:** Details about the loan including loan type, property type and loan amount. If Construction or Purchase is selected for *Purpose*, a field will be added to enter the purchase price. If FHA is selected for *Loan Type*, a field will be added to enter the FHA Case number. The case number is required for FHA loans. Orders being submitted to the UCDP portal must have a loan number entered.

- **(E) Property Address:** The street address, city, state and zip code for the property to be appraised. Please only enter the 5 digit zip code, do not enter a zip+4

PLEASE DO NOT CHANGE ANYTHING IN THE UCDP/EAD BOX. THIS IS FOR APPRAISAL DESK ONLY.
Watchers

• If you have permission to add watchers to an order, you will see a **Watchers** box on the order entry form. Any user you are connected to via Role Connections will automatically populate in this box. You can add additional Watchers by selecting a name from the drop down menu or you can type the user’s name in the box.

• Click **Next** to continue.
Add Forms

• The **Forms** section allows you to select the forms you need from the appraiser. Only forms applicable to the loan type you entered for this appraisal will appear.

• Click the **Add Forms** button.
Add Forms

• Click on a form name under the Form column. A description of the form will appear on the right side of the window.

• Review the form description and click Add to add the form to the appraisal order. You will now see the form on the main Forms screen along with the form’s related fees.

• To add more forms to the order, click the Add Form button again and repeat steps 1 – 3.

• To remove a form, click the X next to the form.
Enter Payment

• You will be asked for a credit card when you create an order.
• Fill in the following fields to enter payment information:
Enter Payment

- **Payment Source:** Select the cardholder from the dropdown menu. Options may include: Borrower, Broker, Seller, Realtor or you can select the Send Email to Borrower option for the Borrower Payment Portal.

- **Type:** Select the credit card from the dropdown menu. Options may include: Visa, MasterCard, Discover or American Express.

- **Card Type:** Select if the card is a credit or a debit card.

- Enter the cardholder’s information in the Name, Card Number, Expire Month, Expire Year and CVV2 fields.

- Enter an email address in the **Receipt Email** field. A receipt for the transaction will be sent to this email address.

- Check the box next to “**I certify that I am authorized to use the user’s credit card.**” (User will be replaced with the owner you selected in the Payment Source dropdown.)
Borrower Payment Portal

• Create an order by going to Appraisal > Create.
• On the Payment tab, under the Payment Source dropdown, select the Send Email to Borrower option.
• Enter the Borrower’s email address and click **Next** to complete the order.

• The Borrower will be sent an email prompting them to enter their credit card information. This email will be sent daily until they enter their credit card. A line item will be added to the **Appraisal Activity Log** to show when the borrower is sent the email. This email will be sent when **Borrower Payment Portal** is selected.
Borrower Payment Portal

- The borrower can click on the Link to payment portal link in the email they received.

PLEASE MAKE SURE THE BORROWER ENTERS THE CORRECT BILLING ADDRESS INFORMATION FOR THEIR CREDIT/DEBIT CARD. THE BILLING ADDRESS INFORMATION WILL ALWAYS AUTOMATICALLY POPULATE THE SUBJECT PROPERTY ADDRESS FOR THE APPRAISAL. THEY WILL NEED TO CHANGE THIS INFORMATION IF THIS IS NOT THEIR BILLING ADDRESS.
Add / Delete Additional Credit Cards

- To add additional cards to the appraisal order, click the **Add Credit Card** button. Enter the new card’s information and click **Add** to save and close the pop up. To delete a credit card, click on the **X** next to card description.
Primary Card

- The primary card on the file will have a green check mark in the **Primary Card** column. The primary card will be used for any credit card transactions that need to take place. If multiple cards have been added to the file the primary card can be changed by clicking the green check mark in the **Primary Card** column next to the card you want to mark as primary.
Transaction History

- The **Payment Transaction Log** will display the entire transaction history for the file, including the date that the transaction occurred, a description of each line item, the charges incurred and the status of each charge. When charges are deducted from the card a line will appear in the log with a **Reference Number** to let you know the card was processed.
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To view detailed information about a transaction, click the View icon in the Actions column.
Manually Process Payment

- If a credit card is not entered at the time of the order creation, the charges must be processed manually.
- Go to Appraisals > View in the main navigation menu.
- Double click on the order you need to work with and click on the Payment tab.
- Click the Add Credit Card button to add a credit card to the file.
- Forms added to the order will appear under the Payment Transaction Log section. Click on the form you want to charge to the card. Make sure no payment has process on the form already to ensure you do not double-charge the credit card.
- Click the Recharge button. A box will open asking you to confirm the charge. Click Yes to process the charge or No to cancel. Payment status will show as Pending.
- Xome LenderX will attempt to process the charge. When funds have been deducted from the credit card, a new line item under Payment Transaction Log. The amount will have a – symbol and the Reference column will display a reference number.
- For more information on payment, please see the Invoices and Payment FAQ page.
Initial Order Instructions and Purchase Contract Upload

- The Initial Order Instructions and Contract Upload section provides a place to enter comments about the appraisal order. You can also upload a copy of the purchase contract.
• Enter comments or details about the appraisal order in the **Initial Order Instructions** field. Your company’s Internal Administrator will screen all comments before they are forwarded to the appraiser.

• To upload the purchase contract:
  
  o Click the **Upload** button next to **Purchase Contract**.
  
  o Click the **Browse** button to locate the PDF of the purchase contract on your computer.
  
  o The contract’s file name will appear in the **File** field. You can enter an optional description about the file in the **Description** field (i.e. *147 Wildwood Ln Purchase Contract*).
  
  o Click the **Upload** button. You will see the contract’s file name in the Purchase Contract field on the main Communications and Document Upload screen.

• Enter the **Requested Delivery Date**. By default, this date defaults to today’s date plus your company’s preference setting for normal appraisal acceptable turn time.

• Click **Next** to continue.
The last section you will see in the appraisal order wizard is the **Wizard Complete** screen. This screen lets you know that your order has been placed.

Click **Finish** to complete the order.

**ONCE THE ORDER PROCESS IS COMPLETE THEN THE ORDER WILL AUTOMATICALLY BE ASSIGNED TO AN APPRAISER IF THE PAYMENT INFORMATION WAS ADDED. IF THE PAYMENT CHOICE USED IS PAYMENT EMAIL TO BORROWER, THE ORDER WILL NOT MOVE FORWARD TO AN APPRAISER UNTIL THE BORROWER HAS ENTERED THEIR PAYMENT.**
Add Forms and Charges to an Order

- Additional forms (such as a 1004D) can be added to an appraisal file.
- Go to **Appraisals > View** in the main navigation menu.
- Double-click on the appraisal file you need to work with. The appraisal order will open to the **Appraisal** tab.
- Forms added to the order will appear on the left side of the screen. Click the **Add Form** button. The Add Form window will open.
Add Forms and Charges to an Order

• Click the name of the form you are adding to the order
• Click the Add button to add the form to the order and close the window.
• The form you added will appear in the list of forms.
• Click Update to save the additional form.

• Click the X next to form to remove it.
• The appraiser will receive an email notifying that a form has been added to the order.
Add Forms and Charges to an Order

• Additional charges (such rush or travel fees) can be added to an appraisal file after appraisal forms have been added.

• Go to **Appraisals > View** in the main navigation menu.

• Double-click on the appraisal file you need to work with.. The appraisal order will open to the Appraisal tab.

• Forms and other items added to the order will appear on the left side of the screen. Click the **Add Other Charge** button.

• A blank line will appear and enter a description for the item

• Click the **Update** button to save the item.
Stipulations Use (Revision Request)

- Go to Appraisal > View in the main navigation menu.
- Double click on the Appraisal File you need to work with. The appraisal order will open.
- Documents uploaded by the appraiser will appear under the Appraisal Documents section. Click once on the PDF version of the document you wish to view, then click the Quality Control button. The Stipulations window will open.
Stipulations Use (Revision Request)

- The following features are available in the stipulations window:
- **(A) Download:** Click this button to download a PDF version of the appraisal.
- **(B) Close:** Click to close the appraisal PDF. This does not close the stipulations window.
- **(C) Stipulations Tab:** Add stipulations under this tab.
- **(D) Comments:** Send comments to the appraiser.

**Add Stipulation** – Stipulations for the appraiser to correct

- Click the **Add Stipulations** button
- Fill in these fields:
Stipulations Use (Revision Request)

- **(A) Page:** Enter the page of the appraisal document that this stipulation appears on.
- **(B) Type:** Select a stipulation type. If you have entered and saved stipulations previously, you may select a canned stipulation here. If a canned stipulation does not apply, select the name of the appraisal form you are working with.
- **(C) Stipulation:** Enter details describing what needs to be modified. If you used a canned stipulation type you can edit the text to make it more specific to this instance.
- Click the **Complete** button to save the stipulation. Click **Edit** to change the stipulation or **Delete** to remove it.
- Repeat these steps to add more stipulations to the document.
- When you have finished entering stipulations, click **Send**. The appraiser will review the stipulations and upload a corrected document. If you need to save your work, click **Save**. You can return to enter more stipulations or send the document later.

Note: You may continue to add stipulations until the appraiser opens the document to review the stipulations you have sent. Once the appraiser opens the document, you will not be able to add additional stipulations until the appraiser uploads a new version of the document.